

United States Bankruptcy Court
District of South DakotaIn re:
Chad Michael Wood
Shannie Marie Wood
DebtorsCase No. 11-40776-CLN
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0869-4

User: mnels
Form ID: b9aPage 1 of 2
Total Noticed: 79

Date Rcvd: Sep 29, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2011.

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+Chad Michael Wood, Shannie Marie Wood, 3209 S. Elmwood, Sioux Falls, SD 57105-5245
Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638
Thomas A. Blake, #202, 505 W 9th St, Sioux Falls, SD 57104-3667
AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101-0881
+AAA Collections, Inc., 3500 S. First Ave., Suite 100, Sioux Falls, SD 57105-5800
+Allied Interstate, 3000 Corporate Exchange Dr., 5th Floor, Columbus, OH 43231-7723
+Allied Interstate LLC, PO Box 361774, Columbus, OH 43236-1774
Anesthesia Physicians LTD, Box 5126, Sioux Falls, SD 57117-5126
+Breit Law Office, P.C., 606 E. Tan Tara Circle, Sioux Falls, SD 57108-4686
Citibank Of South Dakota, PO Box 6094, Sioux Falls, SD 57117-6094
Credit Collection Bureau, PO Box 90508, Sioux Falls, SD 57109-0508
Credit Collections Bureau, PO Box 9490, Rapid City, SD 57709-9490
+Credit Collections Bureau, 1212 W Elkhorn St, Sioux Falls, SD 57104-0233
+Cynthia Srstka, Attorney At Law, 2101 W. 41st St., Sioux Falls, SD 57105-6102
+Daniel J. Ballard, DDS, 801 South Minnesota Ave., Sioux Falls, SD 57104-4828
+Davids Bridal, 4004 W. 41st Street, Sioux Falls, SD 57106-0716
+Equifax, Attn: Dispute Department, PO Box 740256, Atlanta, GA 30374-0256
+Experian, Attn: Dispute Department, PO Box 2002, Allen, TX 75013-2002
+FBCS, Inc., 2200 Byberry Rd., Suite 120, Hatboro, PA 19040-3797
+FJM Collections, Inc, PO Box 2344, Sioux Falls, SD 57101-2344
FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
+Fair Collections & Outsourcing, 12304 Baltimore Ave., #E, Beltsville, MD 20705-1314
+First Financial Investment, 315 West Main, El Dorado, AZ 71730-5707
+First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695
Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000
+Imperial Recovery Partners, LLC, 7720 W. 119th Street, Overland Park, KS 66213-1104
J.C. Christensen & Associates, Inc., PO Box 519, Sauk Rapids, MN 56379-0519
John R. Pekas, Attorney At Law, 115 S Main Ave., Sioux Falls, SD 57104
LCM Pathologists PC, PO Box 5134, Sioux Falls, SD 57117-5134
+LVNV Funding, LLC, 999 Vanderbilt Beach Rd. 607, Naples, FL 34108-3510
+Medical X-Ray Center, PC, 1417 S Minnesota Ave, Sioux Falls, SD 57105-1783
+Midland Funding LLC, Messerli & Kramer, 3033 Campus Dr., Suite 250, Plymouth, MN 55441-2662
Northern States Power Co., PO Box 8, Eau Claire, WI 54702-0008
+Pentagroup Financial, 3065 Union Rd., Orchard Park, NY 14127-1214
Pentagroup Financial, LLC, PO Box 742209, Houston, TX 77274-2209
+Robert D. Junso, Attorney At Law, 300 N. Dakota Ave., Suite 511, Sioux Falls, SD 57104-6033
+Robert E. Hayes, Attorney At Law, PO Box 1030, Sioux Falls, SD 57101-1030
+Sanford Clinic Family Medicine, 3401 W. 49th St., Sioux Falls, SD 57106-2322
Sanford Health, PO Box 5074, Sioux Falls, SD 57117-5074
Sanford Home Medical Equipment, PO Box 84906, Sioux Falls, SD 57118-4906
Sanford Orthopedics & Sports Medicine, 1210 W. 18th St. #G01, Sioux Falls, SD 57104-4651
+Sanford Radiology North, 1210 W. 18th, Sioux Falls, SD 57104-4647
+Sanford USD Medical Center, PO Box 5074, Sioux Falls, SD 57117-5074
Sanford Vascular Associates, 305 W. 18th Street, Sioux Falls, SD 57105
+Sanford Women's Health, 5019 S. Western Ave., Sioux Falls, SD 57108-5095
+South Dakota Housing Development, Authority, PO Box 1237, Pierre, SD 57501-1237
Sprint, PO Box 3827, Englewood, CO 80155-3827
+Steven R. Binger, Attorney At Law, 307 W. 14th Street, Sioux Falls, SD 57104-6841
Torrey D. Sundall, Attorney At Law, PO Box 881, Sioux Falls, SD 57101-0881
+Town Park II Aimco, 2068 S. Cleveland, Sioux Falls, SD 57103-4004
+Town Park Phase I & II Apartments, 2068 S. Cleveland Ave., Sioux Falls, SD 57103-4004
+Trans Union Corporation, Attn: Dispute Department, PO Box 1000, Chester, PA 19016-1000
++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, 141 N. Main Ave., Sioux Falls, SD 57104)
1089617 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, Cardmember Services, PO Box 6339,
 Fargo, ND 58125-6339)
1089615 +US Bank, 5501 W. 41st Street, Sioux Falls, SD 57106-1301
1089618 US Department Of Education, PO Box 530260, Atlanta, GA 30353-0260
1089619 US Dept. Of Education, Direct Loan Servicing Center, PO Box 5609,
 Greenville, TX 75403-5609
1089620 +Varadi, Hair & Checki, LLC, 650 Poydras St., Suite 1535, New Orleans, LA 70130-6101
1089623 Wells Fargo Bank, N.A., PO Box 95225, Albuquerque, NM 87199-5225
1089622 Wells Fargo Bank, N.A., PO Box 54180, Los Angeles, CA 90054-0180
1089625 Xcel Energy, PO Box 9477, Minneapolis, MN 55484-9477
1089626 +Zales Corporation, 901 W. Walnut Hill Ln., Irving, TX 75038-1001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BLAPIERCE.COM Sep 29 2011 21:08:00 Lee Ann Pierce, Trustee, PO Box 524,
 Brookings, SD 57006-0524
ust E-mail/Text: ustpreion12.sx.ecf@usdoj.gov Sep 29 2011 21:12:05 Bruce J. Gering,
 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462

District/off: 0869-4

User: mnels
Form ID: b9aPage 2 of 2
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

1089555 +EDI: ACCE.COM Sep 29 2011 21:08:00 Asset Acceptance Corp., 28405 Van Dyke Ave.,
Warren, MI 48093-7132

1089556 EDI: ACCE.COM Sep 29 2011 21:08:00 Asset Acceptance LLC., PO Box 2036,
Warren, MI 48090-2036

1089557 +EDI: ARSN.COM Sep 29 2011 21:08:00 Associated Recovery Systems, PO Box 469046,
Escondido, CA 92046-9046

1089559 +EDI: CITICORP.COM Sep 29 2011 21:08:00 Citibank (South Dakota), N.A., 701 E. 60th St. N.,
Sioux Falls, SD 57104-0493

1089576 +EDI: HFC.COM Sep 29 2011 21:08:00 HSBC Bank Nevada, N.A., 1111 Town Center Drive,
Las Vegas, NV 89144-6364

1089579 EDI: RMSC.COM Sep 29 2011 21:08:00 JC Penney, PO Box 981131, El Paso, TX 79998-1131

1089580 EDI: RMSC.COM Sep 29 2011 21:08:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090

1089584 +EDI: LTDFINANCIAL.COM Sep 29 2011 21:08:00 LTD Financial Services,
7322 Southwest Freeway Suite 1600, Houston, TX 77074-2053

1089585 EDI: RESURGENT.COM Sep 29 2011 21:08:00 LVNV Funding LLC, PO Box 10584,
Greenville, SC 29603-0584

1089588 EDI: MID8.COM Sep 29 2011 21:08:00 Midland Funding LLC, 8875 Aero Dr., Suite 200,
San Diego, CA 92123-2255

1089593 EDI: RESURGENT.COM Sep 29 2011 21:08:00 Resurgant Capital Services, LP, PO Box 10465,
Greenville, SC 29603-0465

1089599 E-mail/Text: SLEBN@sanfordhealth.org Sep 29 2011 21:12:01 Sanford Laboratories, PO Box 5075,
Sioux Falls, SD 57117-5075

1089600 E-mail/Text: SLEBN@sanfordhealth.org Sep 29 2011 21:12:01 Sanford Laboratories, PO Box 5056,
Sioux Falls, SD 57117-5056

1089616 EDI: USBANKARS.COM Sep 29 2011 21:08:00 US Bank, 141 N. Main Ave., Sioux Falls, SD 57104

1089617 EDI: USBANKARS.COM Sep 29 2011 21:08:00 US Bank, Cardmember Services, PO Box 6339,
Fargo, ND 58125-6339

1089615 +EDI: USBANKARS.COM Sep 29 2011 21:08:00 US Bank, 5501 W. 41st Street,
Sioux Falls, SD 57106-1301

1089621 EDI: WFNNB.COM Sep 29 2011 21:08:00 Victoria's Secret, PO Box 659728,
San Antonio, TX 78265-9728

1089624 EDI: WFNNB.COM Sep 29 2011 21:08:00 WFNNB Bankruptcy Dept., PO Box 182125,
Columbus, OH 43218-2125

1089625 EDI: XCELENERGY.COM Sep 29 2011 21:08:00 Xcel Energy, PO Box 9477,
Minneapolis, MN 55484-9477

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1089582 ##+Kelly M. Breen, 1508 Rock Creek Dr. #192, Sioux Falls, SD 57103-3275

1089606 ##+Security Credit Services LLC, 2612 Jackson Ave., Oxford, MS 38655-5405

1089614 ##+Unicel, 2608 S. Louise Ave., Sioux Falls, SD 57106-4329

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2011

Signature:



Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **11-40776**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/29/11.

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

| | | |
|---|---|---|
| Debtor(s): Chad Michael Wood 3209 S. Elmwood Sioux Falls, SD 57105 | | Shannie Marie Wood fka Shannie Marie Spotanski 3209 S. Elmwood Sioux Falls, SD 57105 |
| Case Number: 11-40776 | Social Security/Taxpayer ID Numbers: xxx-xx-1278 xxx-xx-5002 | |
| Attorney for Debtor(s): Thomas A. Blake #202, 505 W 9th St Sioux Falls, SD 57104-3667 Telephone number: (605) 336-1216 | Bankruptcy Trustee: Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006-0524 Telephone number: 605-692-9415 | |

Meeting of Creditors:

Date: **October 28, 2011** Time: **02:00 PM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 12/27/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

| | |
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| Address of the Bankruptcy Clerk's Office: 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 www.sdb.uscourts.gov | For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court |
| Hours Open: Monday – Friday 8:00 AM – 5:00 PM | Date: 9/29/11 |

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

| | |
|--|---|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. |
| Exempt Property | The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). |
| Foreign Creditors | Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights. |
| Debtor Identification | Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case. |

— Refer to Other Side for Important Deadlines and Notices —